

JAN 31 2006

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Examiner: Karmis, Stefanos

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Application Serial No: 10/646,150

Filing Date: 22 August 2003

Title: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL
ACCOUNT

Subject: Information Disclosure Statement

From: Eric Ringer

Date: 31 January 2006

No. of pages (including cover): 5

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Transmittal Form – PTO/SB/21 (09-04) – 1 page;
Information Disclosure Statement – 2 pages;
Form PTO/SB/08A – 1 page.

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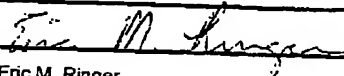
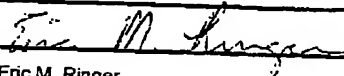
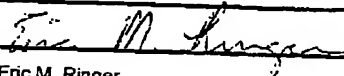
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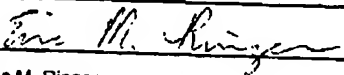
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/646,150
	Filing Date	22 August 2003
	First Named Inventor	Sheldon H. Foss, Jr.
	Art Unit	3624
	Examiner Name	Karmis, Stefanos
	Attorney Docket Number	03001.1020
Total Number of Pages in This Submission		5

ENCLOSURES (Check all that apply)																		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT <table border="1"> <tr> <td>Firm Name</td> <td colspan="3">Smith Frohwein Tempel Greenlee Blaha LLC</td> </tr> <tr> <td>Signature</td> <td colspan="3"></td> </tr> <tr> <td>Printed name</td> <td colspan="3">Eric M. Ringer</td> </tr> <tr> <td>Date</td> <td>51 January 2006</td> <td>Reg. No.</td> <td>47,028</td> </tr> </table>			Firm Name	Smith Frohwein Tempel Greenlee Blaha LLC			Signature				Printed name	Eric M. Ringer			Date	51 January 2006	Reg. No.	47,028
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Typed or printed name	Eric M. Ringer	Date 51 January 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

Examiner Initials*	Cite No. ¹	U. S. PATENT DOCUMENTS			
		Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A	US- 6,295,522		Boesch, Brian	
	B	US- 6,182,895		Albracht, Jerry L.	
	C	US- 2005/0182720		Willard et al.	
	D	US- 2005/0065877		Cleary et al.	
	E	US- 2005/0038714		Bonet et al.	
	F	US- 2005/0010483		Ling, Marvin T.	
	G	US- 2004/0199422		Napier et al.	
	H	US- 2004/0167821		Baumgartner, David	
	I	US- 2004/0054587		Dev et al.	
	J	US- 2004/0030647		Hansen et al.	
	K	US- 2003/0212796		Willard et al.	
	L	US- 2002/0083012		Bush et al.	
	M	US- 2002/0143647		Headings et al.	
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		Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ² Number ⁴ Kind Code ⁵ (if known)			

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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JAN 31 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In Re Application of:

Sheldon H. Foss, Jr.

Confirmation No.: 8917

Serial No.: 10/646,150

Group Art Unit: 3624

Filed: 22 August 2003

Examiner: Karmis, Stefanos

For: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT

Docket No.: 03001.1020

INFORMATION DISCLOSURE STATEMENTMail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

This information disclosure statement is filed in accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and specifically:

- ☒ under 37 CFR 1.97(b), or
(within Three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☐ under 37 CFR 1.97(c) together with either a:
☐ Statement Under 37 C.F.R. 1.97(e), or
☐ a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before the final office action or notice of allowance, whichever occurs first)
- ☐ under 37 CFR 1.97(d) together with a:
☐ Statement under 37 CFR 1.97(e), and
☐ a \$180.00 petition fee set forth in 37 CFR 1.17(p).
(Filed after final office action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Enclosed is a check in the amount of \$

Enclosed is Credit Card Payment Form (PTO-2038) in the amount of \$180.00.

Please charge \$ to deposit account . At any time during the pendency of this application, please charge any fees required to Deposit Account pursuant to 37 CFR 1.25. The Commissioner is hereby requested to credit any overpayment to Deposit Account No.

- ☒ Applicant(s) submit herewith *Form PTO/SB/08A (0705) (substitute for form 1449/PTO) - Information Disclosure Statement by Applicant* together with copies (where required) of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56. As required by 37 C.F.R. §1.98(a), a legible copy of each document is provided.
- ☐ A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on FORM PTO/SB/08A, as presently understood by the individual(s) designated in 37 CFR 1.56(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on the form PTO 1449 and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

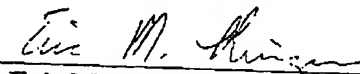
This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application does not exist. Any statements or identifications regarding the relevance of any portion(s) of cited references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence of such statements or identifications should not be construed as representations that there are no relevant portion(s). The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08A to indicate the documents have been considered.

Respectfully Submitted,

SMITH FROHWEIN TEMPLE GREENLEE BLAHA LLC

By:



Eric M. Ringer, Reg. No. 47,028

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